A SYNOPSIS

ON

A Study of Rural Self Employment Training Institute (RSETI) in Enhancing Entrepreneurship Skills of Self Help Groups (SHGs) : Comparative Study of Kolhapur District and Nanded District.

Submitted in Partial Fulfillment of the Requirement for Qualifying Ph.D.

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TITLE :

"A Study of Rural Self Employment Training Institute (RSETI) in Enhancing Entrepreneurship Skills of Self Help Groups (SHGs): Comparative Study of Kolhapur District & Nanded District"

INTRODUCTION

"Millions of womens to aware about what unemployment means. Provide them access to economics ideas and they will have access to rights and authority to which they hitherto have been strangers" - Mahatma Gandhi

RSETI an initiative of Ministry of Rural Development (MoRD) to dedicate infrastructure to each district of the country to impart trainings & skill upgradation of rural youth motivate towards entrepreneurship development. RSETIs are managed by banks with actively cooperation from the State Governments. This Study reviews "A Study of RSETI in Enhancing Entrepreneurship Skills of Self Help Groups (SHGs): Comparative Study of Kolhapur District & Nanded District.

All these promotes and manages by banks with actively cooperation from State Governments & MoRD Central Government New Delhi. The first RUDSETI established in 1982 at Ujare with jointly collaboration of Manjunath Dharmsthal, Canara Bank and Syndicate Bank in Manglore District.

Every RSETI should offer mostly 35 skill up gradation programs in every year in various rigions. The programs are of short duration ranging from 1 to 6 weeks and could divide into the four kinds – Agriculture, Product, Process & General EDP including other skill oriented program. Training programs will be preplanned by preparing annual action plan for every financial year with requirement of programs, resource person and the needs of rural entrepreneurship.

SELF HELP GROUP

SHGs are small voluntary groups that are formed by peoples of the affiliated commission or a group in a village consists of 10 or 20 regional ladies. Basically this SHG forms for make money saving habits in women's at a rural sector. By becoming a part of this SHGs are increase their income as well as enhance their status in society. SHG play a vital part in sensitizing women to realize their significance and their commission. The group makes them to realize their capabilities in promoting their fiscal independence. They typically offer authorization to add a

typical store and meet on collective aid demesne and their requirements. SHG can run a vehicle of change. They also help to make social capital, especially women therefore empowers women and gives them a bettered knowledge situations as well as better standard of living.

ENTREPRENEURSHIP DEVELOPMENT

Entrepreneurial development in a particular country is significant factor in process of rapid industrialization, creating employment opportunities & increasing economic growth. Growth of an entrepreneurship means to instill entrepreneurial traits into an individual communicating the deserved knowledge, cultivating the marketing, financial, managerial and technical skills and constructing the enterprising ability. The entrepreneurial development process involved equipping an individual with the knowledge used for building an enterprise and also to enhance their entrepreneurial abilities. According to Marcus Desjardin (2001), "An increase number of entrepreneurs leads to an increase in financial growth & this effect is a result of the expression of their prosperity to innovate." Entrepreneurialism can play an impetus role to convert job seekers into job providers for generating more and more job and self-employment possibilities and stimulate comprehensive development in the country.

LITERATURE REVIEW:

- Now a days or young generation facing a basic problem i.e. unemployment in many sectors. To be a good education is part of literate personality, but after what after education? Sushma (2007) has discussed in large aspects in her research paper regarding outcomes of RUDSETI Training: "studied the profile of RUDSETI trainees of district Dharwad in Karnataka and found that greater number of trainees were young and most of the trainees were literate not graduates. Most of the trainees belong to small families with medium size income group or low income group, indicating that the small families are more aware, educated and have greater exposure to external world and people having moderate or less than moderate income go for such trainings"
- RSETI Playing the important role in rural entrepreneurship development with the business settlement and credit linkage criteria. There are number of trainees taken benefits of this RSETI imparted training and tried to start their own business with available resources and skills given by RSETI. Laxman (2008) disclosed the outcome of RSETI in the form of settlement and credit linkage in his research paper. : "**Laxmana (2008)** reported that the most of the trainees (77.35%) had launch their business after the Entrepreneurial training. The trainees who had not started yet had planned to start their enterprises. This depicts that the real objective of the EDP training to create first generation entrepreneurs was achieved. In fact this is a first study to throw the light that how these local enterprises set up by RSETI trainees generate local employment opportunities for others. Nearly 203 jobs have been created in one year by 54 units started by RSETI trainees. Bank credit linkage is very low as per the study as just 16% of trainees go for credit linkage. Thus, further research is required to analyses the reasons why trainees have less access to bank credit when banks are giving loan facility at nominal rate of interest"
- RSETI played vital in rural development of Assam state also. The State which is having number of challenges in different aspects like geographical, industrial and Natural also. **Khanka (2009)** elaborated all this respective challenges and focused on economic conditions of the rural peoples in the Sama States. "Khanka (2009) conducted a study including 248 entrepreneurs of first generation in state of Assam. The study identified that the entrepreneurs were mainly motivated 64 by their economic conditions, autonomy and recognition with their personal growth. Contribution in the community or social cause was not the main cause for becoming an entrepreneur."

- **Chaudhary (1999)** commented in his study that by providing training for entrepreneurship to women through EDPs is a approach to develop entrepreneurial skills among women and the whole procedure of these programs involves choosing the right type of candidates for providing training, then to enhance their business skills and also impart skill about financial and technical aspects of business. After motivating them to become entrepreneurs, providing them to build support for creating new business.
- **Hyderabad and Krishnamurti (2002)** in their study discussed the effect of entrepreneurial training programs disclosed the fact that these training programs and various institutions involved in providing these trainings did a marvelous job in changing the behavior of entrepreneurs running SSI's. But these entrepreneurs' performance was not up to mark because of certain weaknesses of these institutions and leakages at different levels.
- **Udayakumar and Sreedhara (2002)** in their research work analysed entrepreneurial development programs and draw the conclusion that these EDPs are playing the crucial part in economic development of the nation and aimed towards enhancing entrepreneurship to start new business units. The study also revealed that Entrepreneurial Development Programs have a minor effect to convert youth who have potential into actual entrepreneurs. Even in terms of managing the enterprises the institute was not able to impart skills because eight out of fifteen trainees shut down their ventures. Moreover those who were successful did not credit EDP for their success, in fact other factors played an important role in their success.

RESEARCH GAP

A range of studies has consider on the A Study of RSETI in Enhancing Entrepreneurship Skills of Self Help Groups (SHGs) Comparative Study of Kolhapur District & Nanded District. From the comprehensive review of literature, it's observed that no impacting factors of entrepreneurs in Kolhapur & district under RSETI study has done on this specific field in the state of Maharashtra. Though many studies are concentrated on the impact of RSETI on rural entrepreneurship by their system, goal and objects are different from this study. The SHGs play a major part in achieving a sustaining livelihood by easing the rural women to enter into entrepreneurial conditioning. Globally, it's slowly proving one of the most effective strategies to neutralize poverty.

RESEARCH OBJECTIVES & PROPOSED HYPOTHESIS:

- To Study roles and objectives of RSETI in Maharashtra.
- To study the Entrepreneurship skills provided by RSETI.
- Impact of Entrepreneurship skill on SHG group under RSETI Training.
- To have Compare study of settlement ratio after Training by RSETI to SHG.
- To have Compare Study of Credit Linkages ratio after Training by RSETI.
- To have Compare Study of Successful Entrepreneurial SHG through RSETI.

PROPOSED HYPOTHESIS:

Hypothesis No.01

H_0 - There is no significant relationship between the training provided by RSETI & Enhancement of entrepreneurship skills on SHG.

H_1 - There is a significant relationship between the training provided by RSETI & Enhancement of entrepreneurship skills on SHG.

Hypothesis No.02

H_0 - There is a no significant improvement in socio economic development in SHG of Kolhapur and Nanded District.

H_1: - There is a significant improvement in socio economic development in SHG of Kolhapur and Nanded District

PURPOSE OF RESEARCH

The role and effectiveness of RSETI in enhancing entrepreneurship skill of SHG is needed in Kolhapur & Nanded District as well as SHG plays an important part in create realize their significance of empowerment. SHG makes women to bring out their capabilities and capabilities and make them confident to face the challenges more effectively through entrepreneurship. The administration of India presently offers ample scope for SHGs, especially female SHGs, Furnishing micro credit facilities to pave the way for small investment systems. This attempt increases the standard of life, self Confidence, freedom, independence women in society. It's to be easily known, from this, SHGs play an important role in women. In this environment, the researcher have to choose to probe "A Study of RSETI in Enhancing Entrepreneurship Skills of Self Help Groups (SHGs) Comparative Study of Kolhapur District & Nanded District"

IMPORTANCE OF THE STUDY:

RSETI is district of Kolhapur and Nanded which training programs are more effective in comparison to others is made clear from this present study. Major problems of trainees and RSET institutes have also been taken under scope of study. In fact the investigation has given a relevant account on how the young people attitude undergoes a change and how they got motivated to opt entrepreneurship as their career after the training from these particular institutes. In addition the study will have identified the factors which facilitate the entire training process and hindering factors also at different stages faced by trainees in their entrepreneurial success. In addition, the study also contributed by confirming the various important factors for measuring training effectiveness.

RESEARCH DESIGN:

For the present research work Comparative Study of Kolhapur & Nanded district of Maharashtra have consider based upon the convenience purpose. The research design is exploratory and descriptive in nature. The study will be cover the 2 districts of Kolhapur & Nanded. The data will be collect using an interview structure. The instrument used in the interview structure will be create through a literature review and several items will be develop by the researcher in order to realize the research's objective. The questionnaire consider of the items related to five point Likert Scale range from (5) strongly agree to (1) strongly disagree. The reliability test will have tobe conduct.

Summary of Research Design

Particulars	Detail
Target Respondents	SHG Representative, Cluster Coordinator, BMM (Block Mission Manager), RSETI Faculty
Sample Frame Source	Personal Contact by telephonic conversation, email, google forms, Personal Visit.
Sampling Technique	Proportionate Sampling
Sample Size of Pilot Study	155
Sample Size of the Main Study	699
Methods of Data Collection	Field survey, Structured Interview
Statistical Techniques	Descriptive statistics, CFA, One way ANOVA, Correlation, Independent t-test, Garret Ranking Technique, In-depth interview
Statistical Tools	Excel, SPSS 20 & AMOS 20

SAMPLE SIZE DETREMINATION:

In Kolhapur District there are 12 blocks and from these blocks, the selection of the concerned is based upon the important parameters as (i) Majority of the members of SHGs inthese blocks are involved in the entrepreneurial activities. (ii) The location is convenient for the purpose of data collection.

	SHG TOTAL BLOACKS – KOLHAPUR DISTRICT							
Sr. No	**Block Name**	**Total SHG Group**	**Total Member**	**Actual candidates trained by RSETI**	**Total Cluster Coordinator**	**Total BMM**	**Total DMM**	**RSETI Faculty**
1	AJRA	927	8,936	130	3	1	01	02
2	BAVDA	694	6,050	90	3	1		
3	BHUDARGAD	1,747	16,667	170	4	1		
4	CHANDGAD	1,405	14,703	148	3	1		
5	GADHINGLAJ	1,406	14,275	154	3	1		
6	HATKANANGALE	2,849	27,884	226	3	1		
7	KAGAL	1,585	16,292	158	3	1		
8	KARVIR	2,877	27,629	215	4	1		
9	PANHALA	1,438	14,230	140	3	1		
10	RADHANAGARI	1,691	16,576	160	4	1		
11	SHAHUWADI	1362	13759	149	5	1		
12	SHIROL	1739	16792	172	5	1		
	Total	**19,720**	**1,93,793**	**1912**	**43**	**12**		

Sr. No.	**Type of respondents**	**No. of respondent involved in development for Women's Entrepreneurship**	**No of Total Respondent**
01	SHG Members	15 % of SHG Member from each block * 12	287
02	Cluster Coordinators	2*12 (Total No.of block = 12 *CC 02)	24
03	BMM	01*12	12
04	RSETI Faculty	02	02
05	DMM	01	01
Total respondents			**326**

From 12 blocks the selection of 326 respondents have consider for the study. The data source in NRLM website. **The members who are a part of SHGs since last 3 years & also involved in the entrepreneurial activities.**

SHG TOTAL BLOCKS - NANDED DISTRICT								
Sr. No.	Block Name	Total SHG Group	Total Member	**Actual candidates trained by RSETI**	**Total Cluster Coordinator**	**Total BMM**	**Total DMM**	**RSETI Faculty**
1	ARDHAPUR	883	8,811	140	4	1	01	02
2	BHOKAR	825	7,913	142	4	1		
3	BILOLI	973	8,927	145	5	1		
4	DEGLUR	1,028	10,470	160	5	1		
5	DHARMABAD	604	5,443	110	5	1		
6	HADGAON	1,445	14,006	170	3	1		
7	HIMAYATNAGAR	788	8,167	132	5	1		
8	KANDHAR	1,184	10,481	152	4	1		
9	KINWAT	1,063	8,017	130	4	1		
10	LOHA	1,309	12,995	128	3	1		
11	MAHUR	786	6577	115	3	1		
12	MUDKHED	803	7968	124	3	1		
13	MUKHED	1471	14466	159	3	1		
14	NAIGAONKH	941	9040	123	2	1		
15	NANDED	1044	10314	128	3	1		
16	UMRI	638	6407	102	1	1		
	Total	**15,785**	**1,50,002**	**2160**	**57**	**16**		

Sr. No.	**Type of respondents**	**No. of respondent involved in development for Women's Entrepreneurship**	**No of Total Respondent *100**
01	SHG Members	15 % of SHG Member from each block * 16	324
02	Cluster Coordinators	2*16 (Total No.of block = 16 *CC 02)	32
03	BMM	01*16	16
04	RSETI Faculty	02	02
05	DMM	01	01
Total respondents			**375**

From 16 blocks the selection of 375 respondents have consider for the study. The data source in NRLM website. **The members who are a part of SHGs since last 3 years & also involved in the entrepreneurial activities.**

Sampling Data analysis measurement will be based on pilot study consider by researcher.

Statistical Method :

Descriptive data analysis methodology will be consider in the current study. The data collection will be tabulated as well as analysis will have made. The results will be processed with simple statistical methods as well as co efficient co-relation. To measure success, a qualitative method and pilot study will be use. The current study follows the model used to achieve the goal of the current study as well as various factors & it will be use of regression analysis.

Secondary data

Secondary data like books, journals, articles, newspaper reports, websites and videos is used. Internet related data bases are also used as an important source. In Kolhapur & Nanded district, Non- Governmental Organizations is playing an important role in promoting and making the SHGs sustainable. Entrepreneurs association based is playing the role by giving loans to the SHGs which helps their group.

LIMITATIONS :

- This study is limited to find the impact of skill oriented program imparted by the Study of Rural Self Employment Training Institute (RSETI) for Self Help Group (SHG) members : Comparative Study of Kolhapur District & Nanded District
- This study only focusing on RSETI in Enhancing Entrepreneurship Skills of Self Help Group (SHG)
- In this study researcher has been focused on SHG members improvement in financial and social terms only as a women's entrepreneurship development.

The study will be conduct at micro level & covers only 2 districts i.e. Kolhapur and Nanded. Moreover, In addition single researcher inquiry had intrinsic limitations of resources as well as time. Hence objectivity of the study is confined to directors and faculty of RSETIs and respondent's honesty in providing necessary information.

SCOPE OF THE STUDY:

Kolhapur is well known Historical as well as Industrial city in Maharashtra (India). There are end numbers of Self Help Groups in Kolhapur run by different tribes both male and female from all walks of life. But when we take a closer look we see that the SHGs are mostly operated by the women folk (mostly housewives). These women are not only from the rural areas but also from the urban areas as well.

Nanded is a city in Maharashtra state, India. It is the second largest city in Marathwada region. There are end numbers of Self Help Groups in Nanded run by different tribes both male and female from all walks of life. But when we take a closer look we see that the SHGs are mostly operated by the women folk (mostly housewives). These women are not only from the rural areas but also from the urban areas as well.

CONCLUSION:

From this study the researcher will be able to find out how after forming SHGs have bought changes in the economical as well as social status of the women. Since this study will be focused mainly on women empowerment, the women working in SHGs will be interviewed and asked questions about how and why they chose to form the group and in what way they have benefited and whether forming this group have made them more independent. The researcher will also be able to find out whether joining or forming Self Help Group has any positive and negative impact on their life as well as within their family through this study. Researcher going to be conduct comparative study of Kolhapur and Nanded district but In future same study will be a conducted for the rest of districts in Maharashtra.

From this study the researcher will be able to find out how changes has been occurred in the form of economical & social of women's after forming SHGs at rural area. Researcher will be able to elaborate the impact (might be positive or negative) of skill oriented training by the RSETI for SHG members. Since this study will be focused mainly on women empowerment, the women working in SHGs will be interviewed and asked questions about how and why they choose to form the group and in what way they have benefited and whether forming this group have made them more independent. The researcher will also be able to find out whether joining or forming Self Help Group has any positive and negative impact on their life as well as within their family through this study. Researcher going to be conduct comparative study of Kolhapur and Nanded district, but as a scope of research a researcher will conduct same study in future for the rest of districts in Maharashtra.

Chapter Schemes :

Chapter - 1 : Introduction & Investigation Technique.

Chapter - 2 : Glimpses of Literature.

Chapter - 3 : RSETI Profile and Theoretical Framework.

Chapter - 4 : Data Analysis and Interpretation.

Chapter - 5 : Findings, Suggestions and Conclusions.

Bibliography and Appendices

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